

UNITED STATES BANKRUPTCY COURT
DISTRICT OF TENNESSEE
KNOXVILLE DIVISION

In re: CLYDE COFFEY	§	Case No. 09-32612
EDNA S. COFFEY	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Gwendolyn M. Kerney, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/12/2009.
- 2) The plan was confirmed on 07/01/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/01/2011, 06/13/2012, 05/22/2013, 06/19/2013.
- 5) The case was completed on 05/22/2014.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,300.00.
- 10) Amount of unsecured claims discharged without full payment: \$50,652.99.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 32,154.00	
Less amount refunded to debtor	\$ 502.00	
NET RECEIPTS		\$ 31,652.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,400.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,086.91	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,486.91
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MELISSA J WORTLEY	Lgl	3,000.00	3,400.00	3,400.00	3,400.00	0.00
CLERK OF THE COURT- KNX	Adm	274.00	274.00	274.00	0.00	0.00
American General Finance	Sec	909.77	500.00	500.00	500.00	49.19
American General Finance	Uns	0.00	404.91	404.91	101.45	0.00
SUPERIOR FINANCE	Sec	2,800.00	1,832.59	1,832.59	1,832.59	217.51
SUPERIOR FINANCE	Uns	0.00	0.00	0.00	0.00	0.00
Vanderbilt Mortgage	Sec	18,095.35	13,000.00	13,000.00	13,000.00	1,981.07
Vanderbilt Mortgage	Uns	0.00	5,287.49	5,287.49	1,324.74	0.00
WORLD FINANCE CORP.	Sec	4,800.00	NA	NA	0.00	0.00
American General Finance	Uns	8,568.88	5,908.07	5,908.07	1,480.22	0.00
BEACON FINANCE	Uns	1,360.00	1,420.00	1,420.00	355.77	0.00
CLAIBORNE CO HOSPITAL	Uns	515.00	515.00	515.00	129.03	0.00
DIRECTV	Uns	139.87	NA	NA	0.00	0.00
EXCEL FINANCIAL OF KNOXVILLE	Uns	1,260.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Uns	496.23	632.87	632.87	158.56	0.00
Jefferson Capital Systems LLC	Uns	732.66	732.66	732.66	183.56	0.00
GE	Uns	691.17	NA	NA	0.00	0.00
HOME DEPOT	Uns	559.63	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
Regional Management Corp.	Uns	747.00	500.00	500.00	125.27	0.00
SEARS	Uns	559.63	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	403.68	565.60	565.60	141.70	0.00
Security Finance	Uns	1,280.00	1,233.34	1,233.34	309.00	0.00
ST. MARYS HEALTH SYSTEMS	Uns	2,000.00	NA	NA	0.00	0.00
UNITED CONSUMER FINANCIAL	Uns	1,521.63	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	389.54	537.02	537.02	134.55	0.00
LVNV FUNDING LLC	Uns	578.42	853.36	853.36	213.80	0.00
WASHINGTON MUTUAL	Uns	900.00	NA	NA	0.00	0.00
WELLS FARGO AUTO FINANCE	Uns	14,349.76	NA	NA	0.00	0.00
WORLD FINANCE CORP	Uns	6,020.00	4,690.31	4,690.31	1,175.12	0.00
PRA Receivables Management as agent	Uns	0.00	451.84	451.84	113.20	0.00
EMERGENCY COVERAGE CORP.3	Uns	0.00	269.00	269.00	67.39	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	14,254.56	14,254.56	3,571.37	0.00
LVNV FUNDING LLC	Uns	0.00	537.02	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 13,000.00	\$ 13,000.00	\$ 1,981.07
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 2,332.59	\$ 2,332.59	\$ 266.70
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 15,332.59	\$ 15,332.59	\$ 2,247.77
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 38,256.03	\$ 9,584.73	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,486.91	
Disbursements to Creditors	\$ 27,165.09	
TOTAL DISBURSEMENTS:		\$ 31,652.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 07/03/2014

By: /s/ Gwendolyn M. Kerney
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.